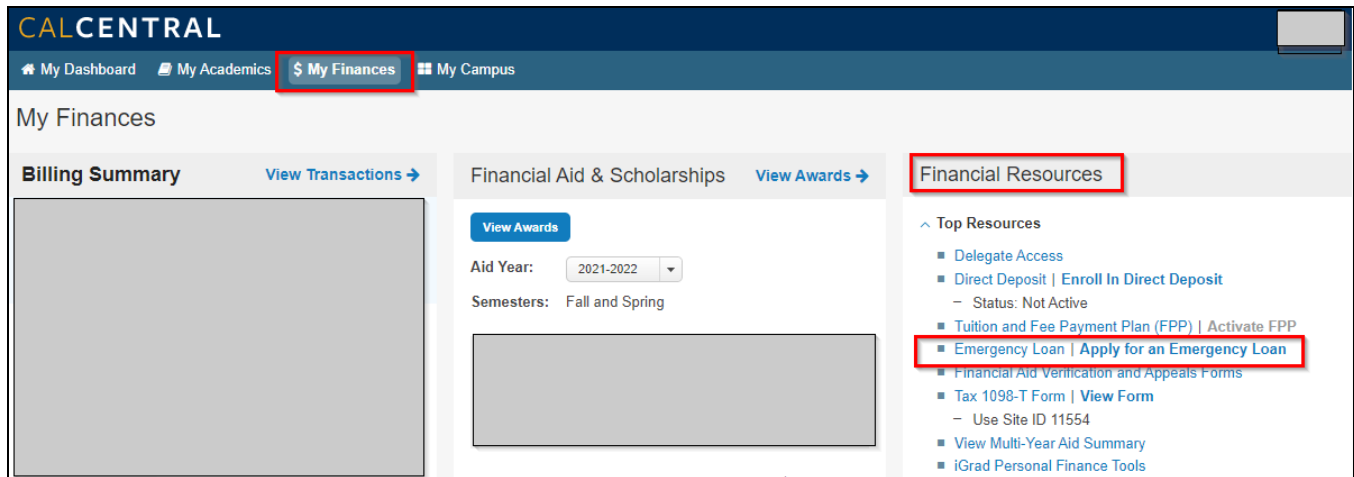


Short-term emergency loan step-by-step guide

This guide is for students who want to apply for an Emergency Loan. Emergency loans are intended to help with short-term, unanticipated expenses related to the cost of education. They are interest free and must be repaid 60 days after the loan is approved. If applicable, there is a \$20 Administrative Fee for each Loan. When filling out the loan application you cannot save, so be prepared to fill out the entire form in one session.

1. In CalCentral, navigate to:

My Finances>Financial Resources>Emergency Loan | Apply for an Emergency Loan.



2. You will be taken to the Emergency Loans eForm. The first page has information about the types of emergency loans.

Co-payable Loan- Set amount of \$1,480 to help you register. The money will go directly to your account.

Living Expense Loan - This will not go to your account. You can choose the following payments: Pay with a check which you will claim at Cal Student Central or pay with direct deposit. Direct deposit is indicated in the eForm as EFT Electronic Fund transfer. This payment will take a few days to post to your personal account.

When filling out the eForm, you may not have both loan options available. Once you have registered, the Co -Payable Loan will no longer be available. *NOTE:* An eForm ID # is listed in the top right corner of the page. You might want to write this down as a reference. Read this information carefully before proceeding. Note: For 22-23 academic year the \$20 application fee is waived.

Short-term emergency loan step-by-step guide

Emergency Loan Program

Emergency Loans are available to students who have short-term, unanticipated expenses directly related to the cost of education. Loans are interest-free and due approximately 60 days from the date of the application of the loan. If applicable, there is a \$20 processing fee associated with all approved emergency loans. Two types of loans are available to students:

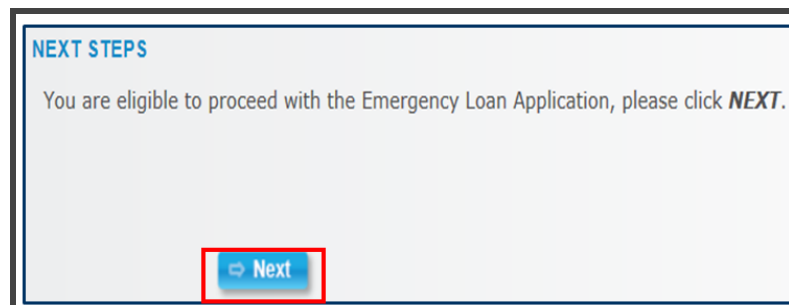
- A Co-payable Loan for tuition and fees is for eligible students who are enrolled but not yet registered. The loan is intended to help make a partial payment toward fall or spring semester UC Berkeley registration fees. The loan will directly pay your fees and will be reflected in your Student Account. Students requiring additional funding beyond the co-payable maximum are encouraged to secure alternate sources of funding to meet the minimum amount due in advance of the payment deadline. **Please note that this loan is not available during the summer term.**
- A Living Expense Loan is for eligible, registered students to help with unanticipated emergency expenses. Students may receive these short-term, emergency funds via paper check at Cal Student Central or in their personal bank account via [Electronic Funds Transfer \(EFT\)](#). Note: If your EFT is not active, a paper check will be printed for pick up at 120 Sproul Hall at [Cal Student Central](#) during regular business hours.

Please review the eligibility criteria and the maximum loan amount at <http://financialaid.berkeley.edu/short-term-emergency-loan> before proceeding.

Please complete this application entirely. You will not be able to save the information you enter in the form prior to submitting the application.

To begin follow the instructions below.

3. The **NEXT STEPS** section tells you if you are eligible. If not, it will tell you why (e.g. took out too much money already, have a Hold on your record, etc.) If you ARE eligible, it will confirm that and let you move forward by clicking the **Next** button.

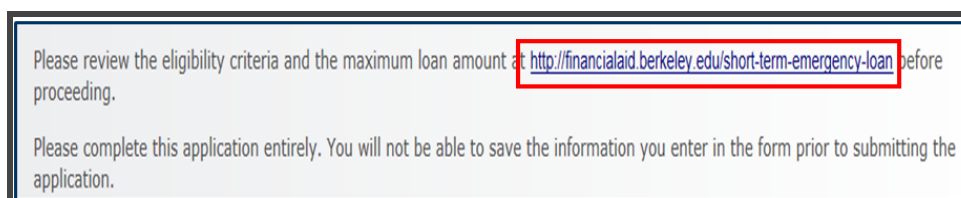


NEXT STEPS

You are eligible to proceed with the Emergency Loan Application, please click **NEXT**.

[Next](#)

4. Make sure to click and review eligibility criteria as well as maximum loan amounts.



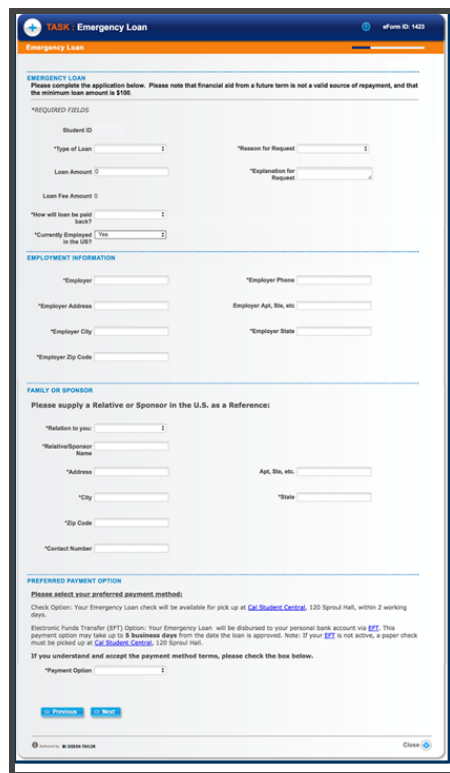
Please review the eligibility criteria and the maximum loan amount at <http://financialaid.berkeley.edu/short-term-emergency-loan> before proceeding.

Please complete this application entirely. You will not be able to save the information you enter in the form prior to submitting the application.

5. Fill out the eForm. All sections with an **asterisk* are required**. Make sure not to type too quickly or the form will not record the correct information. **Type of Loan:** This student is already registered, and is therefore only eligible for a Living Expenses loan. **Loan Amount:** The default for CoPayable Loan is \$1,480 and the default for Living Expenses is \$100 (\$100

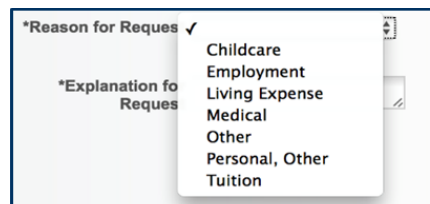
Short-term emergency loan step-by-step guide

is the minimum). You can change the amount for a Living Expense loan, but if you ask for over \$1600, your application will require a review from a financial aid counselor.



The screenshot shows the 'Emergency Loan' application form. It includes sections for 'EMERGENCY LOAN' with instructions, 'REQUIRED FIELDS' with input fields for Student ID, Loan Amount, Reason for Request, and Explanation for Request, 'EMPLOYMENT INFORMATION' with fields for Employer, Address, City, State, and Zip Code, and 'FAMILY OR SPONSOR' with fields for Name, Address, City, State, and Zip Code. There is also a 'PREFERRED PAYMENT OPTION' section with a dropdown menu for 'Payment Option'.

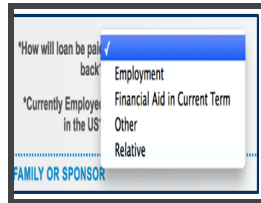
6. **Reason for Request:** This is a pull down field.



The screenshot shows a dropdown menu for the 'Reason for Request' field. The menu is open, displaying a list of options: Childcare, Employment, Living Expense, Medical, Other, Personal, Other, and Tuition. The 'Other' option is currently selected.

7. **Explanation for Request:** This is a free form response. You can give a brief explanation of why you are requesting the loan.
How will the loan be paid back? Provide a method of repayment. If you select **Other**, a field will appear asking for the details of the repayment plan.

Short-term emergency loan step-by-step guide



8. **Currently Employed in the US?** If you select YES for this section, you will be asked to provide your employer information below. In this example we selected YES. The Employment Information section would not appear if we selected NO. Provide a family member or sponsor. *NOTE:* Your relative or sponsor must live in the U.S.

A screenshot of the "FAMILY OR SPONSOR" section of a web form. The title "FAMILY OR SPONSOR" is highlighted with a red box. Below the title, the instruction reads: "Please supply a Relative or Sponsor in the U.S. as a Reference:". The form contains several input fields: "*Relation to you:" (a dropdown menu), "*Relative/Sponsor Name", "*Address", "*City", "*Zip Code", "*Contact Number", "Apt. Ste, etc.", and "*State".

9. **Preferred Payment Option:** Checks are printed on demand. As soon as you get to Cal Student Central, show your student ID, and your check will be printed. If you choose to receive your loan with direct deposit, this is via Electronic Funds Transfer (EFT) you should already have EFT set up. Check CalCentral > My Finances > Financial Resources > Direct Deposit | Enroll In Direct Deposit to view and manage your accounts. This option of payment may take at least 5 business days to process. Once you have filled out all fields, click **Next**

A screenshot of the "PREFERRED PAYMENT OPTION" section of a web form. The title "PREFERRED PAYMENT OPTION" is highlighted with a red box. Below the title, the instruction reads: "Please select your preferred payment method:". There are two options: "Check Option: Your Emergency Loan check will be available for pick up at Cal Student Central, 120 Sproul Hall, within 2 working days." and "Electronic Funds Transfer (EFT) Option: Your Emergency Loan will be disbursed to your personal bank account via EFT. This payment option may take up to 5 business days from the date the loan is approved. Note: If your EFT is not active, a paper check must be picked up at Cal Student Central, 120 Sproul Hall." Below these options, there is a checkbox labeled "If you understand and accept the payment method terms, please check the box below." and a dropdown menu for "*Payment Option" with "Check" and "Electronic Funds Transfer(EFT)" as options.

10. **Terms and Conditions:** There are some important things to note on this page. Again, you can see the difference between Co-Payable loans and Living Expense loans along with the criteria for eligibility. You can also see the maximum amount that you are able to request per semester for each type of loan: • \$1,480 for Co-payable • \$1600 for living expenses (without review) *NOTE:* If applicable, there is a \$20 Administrative Fee for each Loan

Short-term emergency loan step-by-step guide

Check the **Accept Terms & Conditions** box and then click **Next**.

EXHIBIT A
TERMS AND CONDITIONS OF THE STUDENT EMERGENCY LOAN PROGRAM

1. Eligibility for the Student Emergency Loan Program

1.1 Co-Payable Loan for Fees is an Emergency Loan available to enrolled students who have not yet obtained an official registration status for the semester. This loan is intended to help make a partial payment toward fall or spring semester UC Berkeley tuition or registration fees. The loan will directly pay a portion of your fees and will be reflected in your Student Account. Students requiring additional funding beyond the co-payable maximum are encouraged to secure alternate sources of funding to meet the minimum amount due in advance of the payment. **Deadline:** Co-payable Loans for Fees are not available for UC Berkeley Summer Sessions, UC Berkeley Extension fees, UC Education Abroad programs or enrollment at other UC's or educational institutions. The loan funds are disbursed and credited directly to the Student-borrower's billing account which can be viewed in Cal Central. To be eligible, the student must:

- (1) Be enrolled in a minimum of 1.0 unit and have a non-registration status;
- (2) Not have any active holds against registration; and
- (3) Not have a past due Co-Payable Loan for Fees and/or Living Expense Emergency Loan.

1.2 Living Expense Emergency Loans are available to UC Berkeley registered students who have demonstrated financial need for funds essential to their attendance. Students may choose to receive the full amount of the loan disbursement via a paper check or issued as a credit to their student billing account in Cal Central. Loan funds disbursed via Electronic Funds Transfer (EFT) may take up to three (3) to five (5) business days to process and may first be used to pay any unpaid charges on the billing account. Loan disbursements will not be split across multiple payment methods. To be eligible, students must:

- (1) Be registered at UC Berkeley for the current semester;
- (2) Not have any active holds against registration; and
- (3) Not have a past due Living Expense and/or Co-Payable Loan for Fees Emergency Loan.

1.3 The Financial Aid and Scholarships Office reserves the right to determine whether to make a loan available, or not, after assessing eligibility and other factors that may affect the student's registration or ability to repay the loan. This determination of eligibility is subject to verification of the information provided in the application and the University's records.

2. Maximum Loan Amounts per Semester

2.1 Co-Payable Loan for Fees Emergency Loan: An eligible student may receive up to the maximum term amount published by the Financial Aid and Scholarships Office on its website and loan application instructions. There are no exceptions available to exceed this amount. Only one (1) Co-Payable Loan for Fees Emergency Loan will be granted each semester to an individual student.

2.2 Living Expense Emergency Loan: An eligible student may receive up to the maximum term amount published by the Financial Aid and Scholarships Office on its website and loan application instructions. The Financial Aid and Scholarships Office may, at its discretion and on a case-by-case basis, approve more than one loan per semester and/or approve a loan in excess of the term maximum published each year. Such approval requires authorization from an appropriate representative of the Financial Aid and Scholarships Office, or a delegated official, and may require an eligible student to sign a revised promissory note.

2.3 The maximum loan amount is established each semester by the Financial Aid and Scholarships Office and is subject to change without notice.

3. Administrative Fees

3.1 The Financial Aid and Scholarships Office assesses an administrative fee for each Emergency Loan. This fee is automatically added to the loan balance and is repaid when the loan is repaid.

3.2 Student Emergency Loans are not assessed interest.

3.3 The amount of the administrative fee is established each semester by the Financial Aid and Scholarships Office and is subject to change without notice.

4. Repayment Terms

4.1 The principal loan amount and administrative fee are due approximately 60 days from the date of the application of this loan.

4.2 Financial awards, loans, or other credits to the student's billing account in Cal Central may result in the Loan balance being paid before the due date. Funds eligible to pay the Loan balance will not be issued as a refund of overpayment until the Loan balance is paid-in-full.

4.3 The student is responsible for repayment whether or not the student receives a billing statement or other notice that payment is due.

5. Cancellation of Loan

5.1 The Financial Aid and Scholarships Office reserves the right to cancel all or part of this loan.

5.2 Canceled loans may be subject to immediate repayment.

Questions regarding the Student Emergency Loan Program may be directed to:
University of California, Berkeley

11. Student Promissory Note: This page will show a summary of your loan including the Repayment Due Date. Read the Promissory Note carefully, and then enter your Student ID to agree to the Promissory Note. *NOTE:* Ignore the Comments field. Click **Submit**. The top left corner will say **Finalized**. This is the end of requesting the loan, and you can see a summary of the loan as well as a copy of the Promissory Note.

Short-term emergency loan step-by-step guide

12. I acknowledge that I have read and understand this entire Note and its Terms and Conditions. I have read and understand the promises and acknowledgments I have made herein and fully understand that this Loan has been made to me without security. I am entitled to, and have received, an exact copy of this Note.

13. My signature, or my electronically submitted Student Identification (SID) number, certifies that I have read, understand, and agree to the Terms and Conditions of this Note as stated above and in Exhibit A. I understand that failure of the University to enforce this Note is not a waiver of the University's rights and that no provision of this Note can be waived or modified except in writing.

PROMISSORY NOTE SIGNATURE

By entering my Student ID below and pressing the Submit Button, I hereby agree to this Promissory Note.

*Please Enter your Student ID: Submission Date 08/16/2016

▶ **COMMENTS**

Authorized by **SI SIDEN TAYLOR** Close

TASK : Emergency Loan eForm ID: 1438

Student Promissory Note

STUDENT SUMMARY INFORMATION

Student ID	Student Name
Loan Application Number 1438	Loan Application Date 08/16/2016
Loan Amount 600	Repayment Due Date 10/15/2016
Loan Fee Amount 20	Total Amount Due 620

STUDENT ELOAN PROMISSORY NOTE

STUDENT EMERGENCY LOAN PROMISSORY NOTE

1. I understand I am entering into this Student Emergency Loan Promissory Note ("Note") with The Regents of the University of California, on behalf of the University of California, Berkeley (the "University").

2. I acknowledge that I have read the Terms and Conditions of the Student Emergency Loan Program attached hereto as Exhibit A, and fully incorporated by reference ("Terms and Conditions"), and that I fully agree to these Terms and Conditions.

12. In the example above, we applied for a **Living Expenses** loan. If this had been a Co-Payable loan request:

The loan will apply directly to your bill (once approved).

You will get an email letting you know when the money posts to your account.

You can only get ONE Co-Payable loan per Term. You also cannot apply for a Co-Payable once you are officially registered.

Co-Payable loans are NOT available for summer.

Short-term emergency loan step-by-step guide

NOTE: Co-Payable loans only cover 20% of Resident fees. If you are a non-resident, you may need to secure additional funding to meet the minimum amount due on the payment deadline.

To view the status of your loan login to CalCentral then go to **“Dashboard”** then **“Student Resources”** then **“Manage your Forms”** and then click on **“View Submitted Forms.”**

Support

For questions or assistance, contact Cal Student Central by calling 510-664-9181 or submit a ticket: <https://studentcentral.berkeley.edu/open-case>